

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NAEEM ABBAS
HUMERA ABBAS
Debtor(s)

Case No. 09-26360

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/21/2009.
- 2) The plan was confirmed on 10/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/17/2010, 06/13/2011.
- 5) The case was dismissed on 06/24/2011.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,220.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,740.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,740.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$421.18
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,195.18**

Attorney fees paid and disclosed by debtor: \$726.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABINGTON WOODS CONDO ASSOCIA	Secured	2,245.63	2,245.63	2,245.63	2,006.61	0.00
AMERICAN EAGLE BANK	Unsecured	NA	15,739.22	15,739.22	0.00	0.00
AMERICAN EAGLE BANK	Secured	0.00	550.00	550.00	550.00	0.00
CANDICA LLC	Unsecured	1,274.00	1,406.24	1,406.24	0.00	0.00
CANDICA LLC	Unsecured	1,755.77	2,001.72	2,001.72	0.00	0.00
CAPITAL ONE BANK	Unsecured	679.39	799.91	799.91	0.00	0.00
DUPAGE COUNTY CLERK	Secured	0.00	95.00	0.00	0.00	0.00
DUPAGE COUNTY TREASURER	Secured	4,904.00	4,904.00	4,904.00	0.00	0.00
ER SOLUTIONS INC	Unsecured	1,052.18	NA	NA	0.00	0.00
GLEN INVESTMENTS	OTHER	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	650.40	NA	NA	0.00	0.00
NATIONAL QUIK CASH	Secured	1,300.00	1,300.00	1,300.00	626.12	62.06
OAKHURST COMMUNITY ASSOC	Unsecured	227.00	259.25	259.25	0.00	0.00
PAYDAY LOAN STORE	Unsecured	484.20	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,105.75	4,381.78	4,381.78	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,721.30	2,822.43	2,822.43	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	701.79	775.23	775.23	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,031.47	2,292.29	2,292.29	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	304.35	340.39	340.39	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,523.06	1,592.01	1,592.01	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	548.78	626.99	626.99	0.00	0.00
RUSH COPLEY	Unsecured	2,686.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	488.94	511.20	511.20	0.00	0.00
STATE FARM BANK	Secured	2,860.00	2,859.81	2,859.81	995.80	148.67
TCF NATIONAL BANK	Secured	2,849.50	155.56	155.56	155.56	0.00
TCF NATIONAL BANK	Secured	0.00	0.00	0.00	0.00	0.00
THE AVENUE	Unsecured	1,994.54	NA	NA	0.00	0.00
VALLEY IMAGING CONSULTANTS	Unsecured	40.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	494.58	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$155.56	\$155.56	\$0.00
Debt Secured by Vehicle	\$4,709.81	\$2,171.92	\$210.73
All Other Secured	\$7,149.63	\$2,006.61	\$0.00
TOTAL SECURED:	\$12,015.00	\$4,334.09	\$210.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,548.66	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,195.18</u>	
Disbursements to Creditors	<u>\$4,544.82</u>	
TOTAL DISBURSEMENTS :		<u>\$7,740.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/13/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.